

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: WALSH, CHARLES MICHAEL, JR.	§	Case No. 08-24490
WALSH, CYNTHIA	§	
	§	
Debtor(s)	§	

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 9 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15AM on 01/20/2012 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 N. Ottawa Street, Suite 201  
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/15/2011 By: /s/ Michael G. Berland  
Trustee

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: WALSH, CHARLES MICHAEL, JR.  
WALSH, CYNTHIA

§ Case No. 08-24490

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 715,217.66  
*and approved disbursements of* \$ 687,830.33  
*leaving a balance on hand of* <sup>L</sup> \$ 27,387.33

**Balance on hand:** \$ 27,387.33

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 27,387.33

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	8,000.00	0.00	8,000.00
Trustee, Expenses - MICHAEL G. BERLAND	64.80	0.00	64.80

Total to be paid for chapter 7 administration expenses: \$ 8,064.80

Remaining balance: \$ 19,322.53

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 19,322.53

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 19,322.53

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 144,845.73 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Advanta Bank Corp c/oBeckett & Lee LLP	16,397.73	0.00	2,187.48
2	Discover Bank/DFS Services LLC	6,624.74	0.00	883.74
4	American Express Centurion Bankc/o Beckett & Lee LLP	7,003.05	0.00	934.21
5	American Express Centurion Bankc/oBeckett & lee LLP	11,655.50	0.00	1,554.85
6	American Express Bank FSBc/oBeckett & Lee	3,699.35	0.00	493.50
7	eCAST Settlement Corporation assignee of HSBC Bank	2,034.02	0.00	271.34
8	FIA CARD SERVICES, /BANK OF AMERICA American infoursce Agent	25,208.38	0.00	3,362.82

10	Chase Bank USA NA	24,933.36	0.00	3,326.13
11	Wells Fargo Bank, N.A MAC S4101-08C	24,914.45	0.00	3,323.60
12	DuPage Credit Union	22,375.15	0.00	2,984.86

Total to be paid for timely general unsecured claims: \$ 19,322.53  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/MICHAEL G. BERLAND  
Michael G Berland

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Charles Michael Walsh  
 Cynthia Walsh  
 Debtors

Case No. 08-24490-BWB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: acox  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 29

Date Rcvd: Dec 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2011.

db +Charles Michael Walsh, Jr., 404 Knights Bridge Ct., Oswego, IL 60543-8733  
 jdb #+Cynthia Walsh, 404 Knights Bridge Ct., Oswego, IL 60543-8733  
 12928428 Advanta Bank Corp, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 12612559 +American Express, P. O. Box 297871, Fort Lauderdale, FL 33329-7871  
 12984189 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 12984187 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 12612560 +Bank Of America, P. O. Box 17054, Wilmington, DE 19884-0001  
 12612557 +C David Ward, 2756 Route 34, Oswego, IL 60543-8301  
 12612561 Chase, P. O. Box 9001020, Louisville, KY 40290-1020  
 13512944 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 12612562 +Chase Manhattan Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009  
 12612563 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 12612566 +DVC Timeshare, 200 Celebration Place, Celebration, FL 34747-5483  
 12612565 +DuPage Credit Union, 1515 Bond Street, Naperville, IL 60563-0112  
 12612568 +HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 12612570 +State Bank Of Countryside, 6734 Joliet Road, Countryside, IL 60525-4599  
 12612571 +Ticor Title Insurance Co., 6250 West 95th Street, Oak Lawn, IL 60453-2702  
 13506364 Trinity Custom Builders, Meadows Den & Preserve of Foxborough Est, c/o Hartz Construction,  
 9026 Hertiage Parkway, Woodridge, IL 60517-4939  
 12612555 +Walsh Charles Michael Jr, 404 Knights Bridge Ct, Oswego, IL 60543-8733  
 12612556 +Walsh Cynthia, 404 Knights Bridge Ct, Oswego, IL 60543-8733  
 12612573 +Wells Fargo, PO Box 348750, Sacramento, CA 95834-8750  
 13514261 +Wells Fargo Bank, N.A, MAC S4101-08C, 100 W. Washington St., Phoenix AZ 85003-1814  
 12612574 +Will County Treasurer, 302 North Chicago Street, Joliet, IL 60432-4059  
 13482776 eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480,  
 Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12612558 E-mail/Text: bkr@cardworks.com Dec 17 2011 02:31:52 Advanta, P.O. Box 30715,  
 Salt Lake City, UT 84130-0715  
 12612564 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 17 2011 04:56:05 Discover, P. O. Box 15316,  
 Wilmington, DE 19850  
 12938551 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 17 2011 04:56:05  
 Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025  
 13488419 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 17 2011 04:55:20  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 12612569 +E-mail/Text: bankrupt@nicor.com Dec 17 2011 02:29:17 Nicor Gas, P. O. Box 418,  
 Aurora, IL 60568-0001

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12984188\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 12612567 ##+First Equity, P.O. Box 84075, Columbus, GA 31908-4075  
 12612572 ##Washington Mutual Bank, P. O. Box 2445, Chatsworth, CA 91313

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: acox  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 29

Date Rcvd: Dec 16, 2011

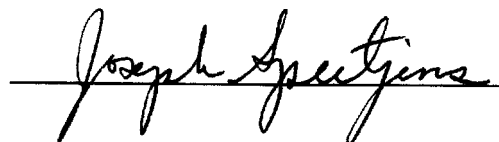
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.



District/off: 0752-1

User: acox  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 29

Date Rcvd: Dec 16, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2011 at the address(es) listed below:

C David Ward on behalf of Debtor Charles Walsh cdward1945@yahoo.com, ladylaw1031@msn.com  
Christopher M Brown on behalf of Creditor Chase Home Finance, LLC  
northerndistrict@atty-pierce.com, cbrown@atty-pierce.com  
Michael G Berland einstein829@earthlink.net, IL33@ecfcbis.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Richard S Ralston on behalf of Plaintiff Chase Bank USA, N.A. richardr@w-legal.com,  
angelan@w-legal.com;adam1@w-legal.com  
Sandra A. Franco on behalf of Creditor State Bank of Countryside sfranco@burkewhite.com  
TOTAL: 6